10

5

Attorney Docket No.: 16869S-027900US Client Reference No.: E6017-01 EW

Settlement System with IC Card, IC Card, Method of Settlement

ABSTRACT OF THE DISCLOSURE

Information of credit cards from a plurality of card companies is previously stored in an IC card, and information of a member who possesses the IC card having a plurality of credit card functions is previously registered in a card company processor. When the IC card is used in a member shop, a terminal in the member shop identifies that the IC card has a plurality of credit card functions, and when carrying out the transaction between a customer and the member shop, establishes the connection to the card company processor. The card company processor establishes the communication with a card company processor specified by the customer. Accordingly, a plurality of credit card functions are provided in one IC card with a plurality of account numbers corresponding thereto.

PA 3150681 v2